



Featuring NABCAP's List of  
Hawaii's Top Wealth Managers

# THE 2012 Guide to Building Wealth



PACIFIC BUSINESS NEWS



# Wealth managers take various paths into the field

Common themes: Ability to work with people and manage risks

BY CASEY TONG  
PACIFIC BUSINESS NEWS

Wealth managers might seem to be cut from the same mold — they talk about shaping financial plans based on their clients’ needs, personalities and risk tolerance.

But while they may use common buzzwords, wealth managers come to the field from a variety of backgrounds.

Lori Hamano, a financial adviser at Morgan Stanley Smith Barney, earned a degree in economic theory from New York University. While working as an intern on Wall Street, she was asked a question that made economics seem all too real.

Her boss asked how much money she thought she would need to retire. Hamano, who had a modest student lifestyle, didn’t think it would take much.

When her boss explained why she was wrong, Hamano became fascinated with learning about money management.

“It’s amazing how much having information can change your life,” she said.

After college, Hamano worked for six years as a trader on the American Stock Exchange.

“It was just me and the market,” she said. “The goal was to make money, and that’s it.”

But she wanted more.

## NABCAP list of top wealth advisers

The accompanying list of Hawaii wealth advisers was evaluated and selected by the National Association of Board Certified Advisory Practices – NABCAP. The practices listed alphabetically on Page 22 were selected by NABCAP after surveying advisers throughout Hawaii. Though all practices met NABCAP’s objective criteria, these six were singled out as exemplary:

| Practice (City)                               | Category of Excellence                               |
|---|--|
| <b>Eric Fujimoto (Honolulu)</b>               | <b>Client Education &amp; Customer Service Model</b> |
| <b>The Strada/McRoberts Team (Honolulu)</b>   | <b>Client Education &amp; Customer Service Model</b> |
| <b>Island Wealth Management (Honolulu)</b>    | <b>Financial Planning</b>                            |
| <b>The Rand Group (Kahului)</b>               | <b>Financial Planning</b>                            |
| <b>East West Wealth Management (Honolulu)</b> | <b>Risk Management</b>                               |
| <b>Pacarro Group (Honolulu)</b>               | <b>Risk Management</b>                               |

SOURCE: NABCAP

“I wanted to work with people, and if I wanted to have a family, to be able to set my hours,” she said.

In 2010, she returned to her native Hawaii and went into wealth management.

Cliff Robello, president of CMR Financial Advisors Inc., took a less-direct path to the field.

After earning an economics degree from the University of Hawaii Manoa, he considered working for a bank. But the banks didn’t pay well, so he went to work washing cars for Tropical Rent-A-Car, and then as a store manager trainee at Wendy’s. While working at Wendy’s, he remained fascinated with economics, often reading books on the subject.

“I was a sick puppy,” he joked.

His big break came when his father-in-

law, who managed 401(k) plans for the City and County of Honolulu, asked for help. Robello was not interested, thinking the job involved selling insurance, but he relented.

He hasn’t looked back. He saw 401(k) plans in their “infancy” and tapped into a “built-in network” of thousands of employees from the city and The Queen’s Medical Center.

As the plans grew, people began asking Robello how to invest their money for future generations. He then transitioned into wealth management, where he helped fewer people, but offered “deeper services.”

During his 25 years in the field, Robello, a Maui native, has embraced what he calls a “plantation mentality,” urging his clients to work hard and save for the future.

David Ching, a wealth manager at Morgan Stanley, got his start as an aerospace engineer.

After earning a degree in electrical engineering from USC, Ching worked for 10 years in the aerospace and defense industry. The work was secure and paid well, but he found his real passion was for personal finance and investing. Having a child prompted him to make a career change.

“You tell your kids to do what they love,” he said. “If I wanted to tell my daughter that, I had to do it myself.”

While Hamano, Robello and Ching entered the field in different ways, they share a desire to know and help their clients.

“The No. 1 skill you need is not just hearing, but actually listening to people,” Hamano said. “It’s not just about a balance sheet — you need to understand their passions and what they really care about in life.”

Robello noted that clients have different personalities and concepts, and said a wealth manager sometimes needs to be as skilled in psychology as in finance.

They also understand the importance of their jobs.

“People are handing you their lives,” Hamano said.

Robello gauges how much his clients can lose before investing their money.

“People call it risk tolerance, but I call it loss tolerance,” he said.

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## We are pleased to congratulate...

The Kaya Takamoto Wealth Management Group and The Kikawa Institutional Group, who have distinguished themselves among their peers by earning the National Association of Board Certified Advisory Practices (NABCAP) designation as “Top Wealth Managers of 2012.” Based on NABCAP’s objective selection process, this distinctive award acknowledges their dedication to their clients’ long-term financial plans and commitment to excellence.

### The Kaya Takamoto Wealth Management Group

|   |                                    |
|---|------------------------------------|
| Sharon Kaya<br>First Vice President–Investments | Reid Takamoto<br>Financial Advisor |
|---|------------------------------------|

### The Kikawa Institutional Group

|  |  |
|--|--|
| Ronald Kikawa<br>Senior Vice President–Investments | Karen Yasukawa<br>First Vice President–Investments |
|--|--|

|  |  |
|--|--|
| Gregg Matsuura<br>Vice President–Investments | Ross McClafferty<br>First Vice President–Investments |
|--|--|

|   |  |
|---|--|
| Suzanne Millard<br>Vice President–Investments | Randall Kaya<br>Vice President–Investments |
|---|--|

|  |  |
|--|--|
| Wesley Yamamoto<br>Senior Vice President–Investments | Jodi Nozoe Chang<br>Vice President–Investments |
|--|--|

|   |  |
|---|--|
| <b>Aloha,</b><br>Sean Satterfield<br>Complex Director | UBS Financial Services Inc.<br>733 Bishop Street, Suite 1600<br>Honolulu, HI 96813 |
|---|--|

*We will not rest*



# Accountants turn to fast-growing field of forensics

BY MARK ABRAMSON  
PACIFIC BUSINESS NEWS

Some Certified Public Accountants are turning to a field that helps businesses catch embezzlers, detect fraudulent activity, solve monetary disputes and help couples settle divorces.

The field is forensic accounting and it's a growing area for CPA firms. About a fourth of the firms that offer forensic accounting have added staff, according to a 2011 American Institute of CPAs survey of forensic accounting professionals.

Greg Regan, a member of the institute's 12-member Forensic and Litigation Services Committee, said there are approximately 7,000 forensic accountants in the United States, and colleges and universities are beginning to offer classes in the specialty. Regan teaches forensic accounting at Golden Gate University and is a partner in San Francisco-based Hemming Morse, a litigation and forensic consulting services group.

A local CPA who specializes in the field said revenue from forensic accounting is expected to grow 20 percent in the next year.

"I think what draws people into this area is the increased demand for it," said Kimo Todd, a partner at the CPA firm Candon Todd & Seabolt in Honolulu. "The reason someone would want to go into this is, they desire a job that changes with every day. You deal with different problems, so variety is a big part of it."

Regan estimated that the compensation for a forensic accountant is 15 percent to 20 percent more than what



MARK ABRAMSON PBN

**Kimo Todd, a forensic accountant and partner at the CPA firm Candon Todd & Seabolt in Honolulu, says one reason accountants get into the forensics side of the business is because it offers a new experience every day. Forensic accountants are often called to testify in civil and criminal cases.**

the more traditional accountants earn.

One of the biggest areas of growth in forensic accounting is helping settle disputes among business partners. For example, one partner might be selling his or her share of the business and a forensic accountant is called in to determine the value of that share, Todd said. Divorce work also is in high

demand, he said.

Becoming an expert in the field, however, takes time and experience.

The institute, which started its certification program in 2008, requires at least 1,000 hours and five years of experience in forensic accounting and accountants must pass a test.

Forensic accountants also can become

## What is forensic accounting?

Wikipedia defines forensic accounting as a "specialty practice area of accountancy that describes engagements that result from actual or anticipated disputes or litigation." The word "forensic" means "suitable for use in a court of law," and forensic accountants are often called to testify in civil and criminal trials.

certified to determine business valuations. They must hold a valid CPA license or certificate and pass an exam. They also must complete six valuations, at least 150 hours of valuation work or be a full-time instructor who has taught at least four college courses in valuation.

Becoming certified opens new doors for forensic accountants because they are considered experts in the field and can testify in civil and criminal cases.

"When you get this work, it's from an attorney trusting you," said Nancy Tudor, a partner at Tudor Wilson & Associates CPAs in Honolulu. "It's something forensic accountants like to do, be on the [witness] stand. It tends to be more interesting."

Tudor said about 10 percent to 25 percent of her work is forensic accounting, but some cases can be so big that they make up 25 percent of her practice's revenue. She said some of her cases include working for the Office of the Public Defender and there are opportunities to work for public agencies.

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## Congratulations

On behalf of Morgan Stanley Smith Barney, we would like to recognize and congratulate the following Financial Advisor, Groups and Team for their achievement and inclusion in NABCAP Premier Advisors 2012.

**The Hidaka Group at Morgan Stanley Smith Barney**

**The Pacarro Group at Morgan Stanley Smith Barney**

**The Rand Group at Morgan Stanley Smith Barney**

**The Strada/McRoberts Team at Morgan Stanley Smith Barney**

**The van der Pyl-Chee/Ehrman/Lee/Bennett Group at Morgan Stanley Smith Barney**

**Grant K.T. Kubota**

Vice President — Wealth Management, Financial Advisor

**Gwen Pacarro**

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**Thomas Lambert**

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**Morgan Stanley  
Smith Barney**

Source: NABCAP: "Premier Wealth Advisors," *Honolulu Pacific Business News*, July 27, 2012. Over 5000 direct contacts and over 40000 indirect contacts were made to seek participation and/or nomination of participants in the Premier Wealth Advisor Program. The number of individuals contacted varies based on the size of the local market. NABCAP uses a methodology that it has created that includes both quantitative and qualitative criteria including, but not limited to financial planning, education, experience and compliance record. NABCAP contracts with Rank Premier Advisors to administer its evaluation process. NABCAP's evaluation and ranking program (including the evaluation and validation process and the list of NABCAP Premier Advisors) is an independent third-party assessment based on objective, unbiased questions ("Program"). The Program is structured to ensure a comprehensive and objective evaluation of financial advisory practices. NABCAP's methodology includes, but is not limited to (i) average assets per client, (ii) average number of clients per advisor, (iii) financial advisor to support staff ratio, and (iv) financial advisor and support staff credentials/designations. For more information on NABCAP's methodology go to [nabcap.org](http://nabcap.org).

Neither Premier Wealth Advisors nor Morgan Stanley Smith Barney pays a fee to be included in the final list of NABCAP Premier Wealth Advisors. The overall evaluation score of a wealth manager may not be representative of any one client's evaluation. The inclusion of a wealth manager on the list should not be construed as an endorsement of the wealth manager by NABCAP or *Honolulu Pacific Business News*. The rating is not indicative of the Financial Advisor's future performance.

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# TOP WEALTH MANAGERS

Researched and selected by National Association of Board Certified Advisory Practices (listed alphabetically)

| Advisor<br>Practice<br>Phone                                | Firm name<br>Address  | Avg. AUM <sup>1</sup><br>per client | Average number of<br>clients per advisor | Advisors to<br>support staff | Credentials           | Top five<br>specialties |
|---|---|-------------------------------------|--|------------------------------|-----------------------|-------------------------|
| Alan H. Kodama & Associates<br>(808) 792-7412               | Ameriprise Financial<br>1585 Kapiolani Blvd., #1775, Honolulu, HI 96814         | \$130,000                           | 333                                      | 3:4                          | N/APP                 | RP, FP, WP, IM, PM      |
| Cadinha & Co.<br>(808) 523-9488                             | Cadinha & Co.<br>900 Fort Street Mall, Ste. 1240, Honolulu, HI 96813            | \$1,680,000                         | 78                                       | 6:12                         | CFA, CFP              | IM, RM, PM, CP, AM      |
| Cynthia Schnack Lee<br>(808) 547-5278                       | Wells Fargo Advisors<br>1001 Bishop St., Ste. 1900, Honolulu, HI 96813          | \$1,000,000                         | 70                                       | 1:2                          | CFP, CIMA             | IM, PP, RS, EP, CM      |
| Diane M. Kimura<br>(808) 525-7324                           | Merrill Lynch<br>1003 Bishop St., 28th Floor, Honolulu, HI 96813                | \$2,665,000                         | 59                                       | 1:1                          | N/APP                 | CS, IM, EP, PM, CM      |
| East West Wealth Management<br>(808) 585-7788               | East West Wealth Management<br>1099 Alakea St., Honolulu, HI 96813              | \$6,250,000                         | 21                                       | 3:1                          | CFA, CHFC             | IM, EP, PM, CM, AM      |
| Eric Fujimoto<br>(808) 952-1241                             | Ameriprise Financial<br>1585 Kapiolani Blvd., #1100, Honolulu, HI 96814         | \$440,000                           | 159                                      | 3:3                          | CFP                   | RP, FP, IM, EP, CM      |
| Grant K. T. Kubota<br>(808) 525-7921                        | Morgan Stanley Smith Barney<br>733 Bishop St., 28th Floor, Honolulu, HI 96813   | \$675,000                           | 145                                      | 1:1                          | CFP, CRPS, CPA        | RP, WP, IM, PP, EP      |
| Heim McCollum Group<br>(808) 525-8330                       | Merrill Lynch<br>1003 Bishop St., 28th Floor, Honolulu, HI 96813                | \$835,000                           | 34                                       | 3:2                          | CFP, CRPS             | RP, FP, IM, RS, PM      |
| Hidaka Group<br>(808) 525-6924                              | Morgan Stanley Smith Barney<br>733 Bishop St., 28th Floor, Honolulu, HI 96813   | \$575,000                           | 200                                      | 2:4                          | CFP, CIMA             | WP, RS, EP, PM, CM      |
| Higa Group<br>(808) 525-7382                                | Merrill Lynch<br>1003 Bishop St., 28th Floor, Honolulu, HI 96813                | \$1,075,000                         | 88                                       | 2:1                          | CFP                   | RP, IM, EP, PM, AM      |
| Ian Wong<br>(808) 547-5200                                  | Wells Fargo Advisors<br>1001 Bishop St., Ste. 1900, Honolulu, HI 96813          | \$175,000                           | 400                                      | 1:1                          | N/APP                 | RP, FP, HP, RS, PM      |
| Island Wealth Management<br>(808) 525-7200                  | LPL Financial<br>500 Ala Moana Blvd., Ste. 519, Honolulu, HI 96813              | \$750,000                           | 16                                       | 5:1                          | CFP                   | RP, HP, IM, BP, CM      |
| Jason Ikaika Hauanio<br>(808) 322-1577                      | Merrill Lynch<br>78-6831 Alii Drive, Ste. 413, Kailua-Kona, HI 96740            | \$860,000                           | 145                                      | 1:1                          | CIMA                  | RP, FP, IM, EP, CM      |
| Joseph Rothstein<br>(808) 952-1222                          | Ameriprise Financial<br>1585 Kapiolani Blvd., Ste. 1100, Honolulu, HI 96813     | \$355,000                           | 160                                      | 1:1                          | CFP                   | RP, FP, RM, EP, CP      |
| Kaya Takamoto Wealth Management Group<br>(808) 526-6910     | UBS Financial Services Inc.<br>733 Bishop St., Ste. 1600, Honolulu, HI 96813    | \$650,000                           | 90                                       | 2:2                          | N/APP                 | RP, FP, WP, EP, AM      |
| The Kikawa Institutional Consulting Group<br>(808) 526-6903 | UBS Financial Services Inc.<br>733 Bishop St., Ste. 1600, Honolulu, HI 96813    | \$50,000,000 -<br>\$100,000,000+    | 4  | 8:5                          | CFP, CIMA, CAIA, CRPS | IM, RS, RM, CP, AM      |
| Kobayashi, Dowd Group<br>(808) 525-8340                     | Merrill Lynch<br>1003 Bishop St., 28th Floor, Honolulu, HI 96813                | \$970,000                           | 100                                      | 2:1                          | N/APP                 | RP, IM, RS, PM, AM      |
| L.J. Brey Inc.<br>(808) 526-2644                            | L.J. Brey Inc.<br>321 Halaki St., Honolulu, HI 96821                            | \$1,565,000                         | 25                                       | 1:1                          | CFA, CFP              | RP, FP, IM, EP, PM      |
| Len Fukushima<br>(808) 525-8396                             | Merrill Lynch<br>1003 Bishop St., 28th Floor, Honolulu, HI 96813                | \$500,000                           | 60                                       | 1:1                          | N/APP                 | IM, BP, PP, EP, CM      |
| Matsui & Associates<br>(408) 918-5316                       | Ameriprise Financial<br>50 W. San Fernando St., Ste. 900, San Jose, CA 95113    | \$535,000                           | 120                                      | 1:4                          | CFP, CIMA, CEP        | HP, PP, EP, PM, CM      |
| Miho Tokuuke & Associates<br>(808) 935-5202                 | Merrill Lynch<br>1437 Kilauea Ave., #205, Hilo, HI 96720                        | \$915,000                           | 135                                      | 2:2                          | CFP                   | RP, WP, IM, EP, CM      |
| Natural Investments<br>(808) 331-0910                       | Natural Investments<br>P.O. Box 390595, Keauhou, HI 96739                       | \$250,000                           | 60                                       | 10:4                         | N/APP                 | FP, IM, PM, AM, SA      |
| Pacarro Group<br>(808) 525-6910                             | Morgan Stanley Smith Barney<br>733 Bishop St., 28th Floor, Honolulu, HI 96813   | \$1,385,000                         | 50                                       | 3:1                          | CIMA, CPWA            | RP, RM, EP, PM, CM      |
| Ramona K. Y. Ching<br>(808) 547-5292                        | Wells Fargo Advisors<br>1001 Bishop St., Ste. 1900, Honolulu, HI 96813          | \$500,000                           | 100                                      | 1:1                          | N/APP                 | RP, WP, IM, RS, EP      |
| Rand Group<br>(866) 949-8864                                | Morgan Stanley Smith Barney<br>33 Lono Ave., Ste. 330, Kahului, HI 96732        | \$550,000                           | 87                                       | 3:2                          | CIMA                  | RP, WP, EP, PM, CM      |
| Schmidt, Shimokawa & Associates<br>(808) 380-8629           | Ameriprise Financial<br>1585 Kapiolani Blvd., Ste. 1304, Honolulu, HI 96813     | \$100,000                           | 238                                      | 2:1                          | CFP, CHFC             | RP, FP, WP, EP, CM      |
| Strada/McRoberts Team<br>(808) 525-7979                     | Morgan Stanley Smith Barney<br>733 Bishop St., 28th Floor, Honolulu, HI 96813   | \$660,000                           | 174                                      | 6:1                          | CIMA, CRPS            | RP, FP, WP, CM, SA      |
| Tony Brookfield<br>(415) 249-2240                           | Credit Suisse<br>650 California St., San Francisco, CA 94108                    | \$15,000,000                        | 30                                       | 1:1                          | CIMA, CPWA            | PP, FS, EP, CM, AM      |
| Tucker Wealth Management Inc.<br>(808) 791-1444             | Tucker Wealth Management Inc.<br>820 Mililani St., Ste. 401, Honolulu, HI 96813 | \$540,000                           | 120                                      | 1:1                          | CFP, CPA              | RP, FP, IM, EP, CM      |
| Van der pyl/Ehrman/Lee/Bennett Group<br>(808) 525-6015      | Morgan Stanley Smith Barney<br>733 Bishop St., 28th Floor, Honolulu, HI 96813   | \$1,450,000                         | 100                                      | 4:3                          | CFP                   | FP, HP, IM, RS, CM      |
| WealthBridge Inc.<br>(808) 528-0012                         | WealthBridge Inc.<br>220 Puuhale Road, Ste. B-1, Honolulu, HI 96819             | \$200,000                           | 90                                       | 2:4                          | N/APP                 | RP, FP, IM, PM, CM      |

**Notes:** N/APP: none applicable. Although every effort is made to ensure accurate lists, omissions and inaccuracies sometimes occur. Please send notice of errors to Pacific Business News, 737 Bishop St., Ste. 1590, Honolulu, HI 96813, or send email to [ltuitupou@bizjournals.com](mailto:ltuitupou@bizjournals.com). <sup>1</sup>Assets under management.

Credentials Index:

CEP – Certified Estate Planner  
CFP – Certified Financial Planner  
CAIA – Chartered Alternative Investment Analyst  
CHFC – Chartered Financial Consultant  
CLU – Chartered Life Underwriter  
CPA – Certified Public Accountant  
CFA – Chartered Financial Analyst  
CIMA – Certified Investment Management Analyst  
CPWA – Certified Private Wealth Advisor  
CRPS – Chartered Retirement Plans Specialist  
MCEP – Master Certified Estate Planner  
AIF – Accredited Investment Fiduciary

Specialties Index:

RP – Retirement Planning  
EP – Estate Planning  
PP – Philanthropic Planning  
WP – Wealth Preservation/Insurance  
CM – Comprehensive Wealth Management  
PM – Portfolio Management  
RM – Risk Management  
RS – Retirement Services  
FS – Family Office Services  
PA – Professional Athletes  
LC – Low Cost Provider

FP: Financial Planning  
SP: Special Needs Planning  
BP: Business Planning  
CP: Capital Preservation  
AM: Asset Allocation Management  
IM: Investment Management  
LM: Liability Management  
CS: Corporate Services  
ES: Executive Services  
HP: High Profiled Individuals  
SA: Separately Managed Accounts

## NABCAP Premier Advisors

**ABOUT:** The National Association of Board Certified Advisory Practices (NABCAP) is an unaffiliated, nonprofit organization based in Colorado that was created to tackle the daunting challenge of identifying top practitioners, and through the process help reform the public's perception of the industry and its professional membership. NABCAP currently has a presence in thirty-five plus U.S. markets.

The nonprofit along with its board of directors developed a formula designed to identify the best practices as determined by NABCAP. Separating and distinguishing the strongest practitioners from the industry's pool of advisors is a solution with merit. The difficulty lies in the clear need for transparency.

"I'm very interested and concerned about the integrity of the industry," says Dr. Chuck King, NABCAP board vice president. "Our goal is to make sure that the people who make our list meet our guidelines. It's not about just hanging out a shingle. One of the reasons I got involved was the need for more scrutiny."

The public requires a reliable, independent resource to provide clarity for their financial decisions. NABCAP was formed to help clarify the picture. And while NABCAP knows there is no perfect solution, it is committed to promoting higher standards and transparency, which are vital to the long-term success of the investing public.

"We're not just counting assets under management," says King. "We're interested in the processes used. And we don't just take anybody. This is not a pay-to-play organization. I'm a big believer in free markets. And what makes free markets work is information, not a lot of regulations. The more perfect the information, the more perfect the regulation."

**METHODOLOGY:** The primary focus of NABCAP is to serve the needs of the investing public by helping identify top wealth

managers. NABCAP and its board of directors created an unaffiliated evaluation process in which 20 categories of practice management are assessed. Advisors are invited and/or nominated to participate by submitting an online questionnaire. The multistep verification process utilizes independent resources to assess the accuracy and truthfulness of the information submitted by participating advisory practices. NABCAP's methodology is unique in deciphering advisors because it is primarily objective, not subjective, and helps add transparency for the investor's benefit. NABCAP takes pride that its list of premier advisors is not merely defined by Assets Under Management (A.U.M.), revenues produced or even worse, popularity. Alternatively, NABCAP attempts to identify top advisors regardless of size, firm or affiliation.

**CONSUMER USE:** Even though NABCAP's vetting process is comprehensive in evaluating advisors, every single practice on the list most likely will not fit you the investor. The list of advisory practices is in alphabetical order; NABCAP believes there is not one perfect practice for every investor out there.

The first step recommended by NABCAP is to narrow down the list of practices by average client size. It is recommended you select practices that have an average client size of 1/2 - 1/4 the size client you would estimate yourself, family or business to be. For example, if you have approximately \$2 million of investable assets then identify practices with an average client size of \$500K- 1million. This way, you fall within the top 20% of a practice's entire clientele. This increases the probability you receive the practice's top-shelf service, care and attention. In addition to narrowing down the field of practices by average size

CONTINUED ON PAGE 27



**WEALTHBRIDGE, INC.**  
Where Diligent Minds Build Wealth



**David Chang** Chairman/CEO  
Registered Investment Advisor



WealthBridge Inc. is a wealth management firm empowering high-net worth individuals, not-for-profit and closely held businesses achieve their goals through premier diversified financial services.

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**2nd Year NABCAP  
Award Recipient**



**Michelle Tucker**  
CFP, JD, CPA/PFS



Our planning process is comprehensive and the investment strategy complex, yet for you the result is simply this: we simplify your financial life, protect your retirement income, navigate for you, ease your financial worries, and help you define your legacy. Give us a call to enhance your plan today.

**Tucker Wealth Management, Inc.**  
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## Grant K.T. Kubota

CFP®, CRPS®

Vice President—Wealth Management  
Financial Advisor

- Providing personalized services that reflect your individual goals and family values
- Designing solutions that help preserve wealth and minimize taxes
- Planning for the transfer of assets to loved ones

### Areas of Focus

IRAs, Roth IRAs, IRA Rollovers, 401(k)s, Tax-Free Income, Lifetime Income

**Morgan Stanley  
Smith Barney**



**2nd Year NABCAP  
Award Recipient**

**Grant Kubota** provides comprehensive wealth management services to individuals, families, and institutions. His services include estate, philanthropic, and retirement planning; investment analysis and portfolio management; and evaluation of life and long-term care insurance.

He is a CERTIFIED FINANCIAL PLANNER™ professional and CHARTERED RETIREMENT PLANS SPECIALIST™. A former CPA, he has a diverse professional and educational background. Prior to joining Morgan Stanley Smith Barney, he practiced as a CPA with the global accounting firm KPMG. He holds an MBA degree and is a graduate of Punahou School.

**To learn more about his wealth management services, please contact him at 808.525.7921 or visit [www.fa.smithbarney.com/kubota](http://www.fa.smithbarney.com/kubota).**